

Mortgage Payment Modification Application

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to request a modification of my mortgage payment terms for my loan referenced by account number [Loan Number]. Due to [reason for modification request], I am finding it increasingly difficult to keep up with the current payment structure.

My current monthly payment is [Current Payment Amount], and I would like to propose modifying my payment to [Proposed Payment Amount] or renegotiating the terms of my loan. I believe this modification will allow me to meet my payment obligations while remaining a responsible borrower.

Please let me know the documents and information you require to evaluate this request. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your understanding.

Sincerely,

[Your Name]